

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

KRISTEN L. TELLER

Debtor(s)

Case No. 11-20605GLT

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/04/2011.
- 2) The plan was confirmed on 03/30/2011.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 07/25/2011.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 03/21/2016.
- 6) Number of months from filing to last payment: 62.
- 7) Number of months case was pending: 67.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$8,820.00.
- 10) Amount of unsecured claims discharged without payment: \$38,593.60.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$79,360.00
Less amount refunded to debtor	\$1,351.09

**NET RECEIPTS:** **\$78,008.91**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,825.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,621.22
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$5,446.22**

Attorney fees paid and disclosed by debtor: \$275.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFNI INC**++	Unsecured	111.00	111.06	111.06	0.00	0.00
AFNI INC**++	Unsecured	0.00	379.08	379.08	0.00	0.00
AIS SERVICES LLC	Unsecured	0.00	NA	NA	0.00	0.00
CHASE RECEIVABLES	Unsecured	53.00	NA	NA	0.00	0.00
CLEARVIEW FCU**	Unsecured	8,379.00	NA	NA	0.00	0.00
CLEARVIEW FCU**	Unsecured	9,277.00	9,662.38	9,662.38	1,028.99	0.00
CLERK, U S BANKRUPTCY COURT	Priority	NA	NA	52.14	52.14	0.00
CLERK, U S BANKRUPTCY COURT	Priority	NA	NA	9,367.59	9,367.59	0.00
COLUMBIA GAS OF OHIO INC	Unsecured	0.00	1,407.82	1,407.82	149.93	0.00
CREDIT ONE BANK	Unsecured	567.00	NA	NA	0.00	0.00
DUQUESNE LIGHT COMPANY(*)	Unsecured	0.00	528.66	528.66	56.30	0.00
GC III LLC	Unsecured	NA	2,685.13	2,685.13	285.96	0.00
GENESIS FINANCIAL SOLUTIONS INC	Unsecured	NA	3,175.84	3,175.84	338.21	0.00
HSBC AUTO FINANCE*	Unsecured	0.00	NA	NA	0.00	0.00
LEASE AND RENTAL MANAGEMENT	Unsecured	9,094.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	386.00	386.48	386.48	41.16	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	NA	876.84	876.84	93.38	0.00
MIDLAND FUNDING LLC BY AMERIC	Unsecured	997.00	997.21	997.21	106.20	0.00
NCO FINANCIAL SYSTEMS INC(*)	Unsecured	120.00	NA	NA	0.00	0.00
OCWEN LOAN SERVICING LLC(*)	Secured	85,000.00	94,616.63	0.00	41,315.04	0.00
OCWEN LOAN SERVICING LLC(*)	Secured	0.00	21,674.12	19,457.21	19,457.21	0.00
PENNSYLVANIA-AMERICAN WTR CC	Unsecured	0.00	267.53	267.53	28.49	0.00
PITTSBURGH WATER & SEWER AUTI	Unsecured	0.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	668.00	567.13	567.13	60.39	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	NA	1,706.15	1,706.15	181.70	0.00
US DEPT OF EDUCATION**++	Unsecured	10,250.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$41,315.04	\$0.00
Mortgage Arrearage	\$19,457.21	\$19,457.21	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$19,457.21</b>	<b>\$60,772.25</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$9,419.73	\$9,419.73	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$9,419.73</b>	<b>\$9,419.73</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$22,751.31</b>	<b>\$2,370.71</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$5,446.22</u>	
Disbursements to Creditors	<u>\$72,562.69</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$78,008.91</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/23/2016

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.